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PTO/SB/21 (modified)

Approved for use through xx/xx/xx, OMB 0651-0031

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

TRANSMITTAL FORM <i>(to be used for all correspondence during pendency of filed application)</i>	0001/PTO Rev. 10/95	U.S. Department of Commerce Patent and Trademark Office	Application Number	09/487,233
			Filing Date	January 19, 2000
			First Named Inventor	Scott D. Cook
			Group Art Unit Number	2768
			Examiner Name	Unknown
Total Number of Pages in This Submission	14	Attorney Docket Number	3878	

ENCLOSURES (check all that apply)	
<input checked="" type="checkbox"/> Fee Transmittal Form (in duplicate) <input checked="" type="checkbox"/> Check Enclosed	<input type="checkbox"/> Issue Fee Transmittal
<input checked="" type="checkbox"/> Return Receipt Postcard	<input type="checkbox"/> Letter to Chief Draftsperson
<input checked="" type="checkbox"/> Response to Notice to File Missing Parts	<input type="checkbox"/> Formal Drawing(s): [] Sheet(s) of Figure(s) []
<input checked="" type="checkbox"/> Assignment & Recordation Cover Sheet	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input checked="" type="checkbox"/> Declaration	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> Small Entity Statement	<input type="checkbox"/> Certified Copy of Priority Document(s)
<input type="checkbox"/> Information Disclosure Statement & PTO-1449 <input type="checkbox"/> Copies of IDS Cited References	<input type="checkbox"/> After Allowance Communication to Group
<input type="checkbox"/> Request for Corrected Filing Receipt	<input checked="" type="checkbox"/> Copy of PTO-1533
<input type="checkbox"/> Request for Correction of Recorded Assignment	<input type="checkbox"/>
<input type="checkbox"/> Amendment/Response: [] Page(s) <input type="checkbox"/> After Final	<input type="checkbox"/>
<input type="checkbox"/> Status Request	<input type="checkbox"/>
<input type="checkbox"/> Revocation and Power of Attorney	<input type="checkbox"/>
REMARKS:	

SIGNATURE OF ATTORNEY OR AGENT		
Signature:		
Attorney/Reg. No.:	Robert R. Sachs, Registration No. 42,120	Dated: 4/27/00

CERTIFICATE OF MAILING		
I hereby certify that this correspondence, including the enclosures identified above, is being deposited with the United States Postal Service as first class mail in an envelope addressed to: The Assistant Commissioner for Patents, Box MISSING PARTS, Washington, D.C. 20231 on the date shown below. If the Express Mail Mailing Number is filled in below, then this correspondence is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service pursuant to 37 CFR 1.10.		
Signature:		
Typed or Printed Name:	Robert R. Sachs	Dated: 4/27/00
Express Mail Mailing Number (optional):	EL550795262US	



PATENT

IN THE UNITED STATES

PATENT AND TRADEMARK OFFICE

APPLICANTS: Scott D. Cook & Rene A. Lacerte
SERIAL NO.: 09/487,233
FILING DATE: January 19, 2000
TITLE: Consumer-Directed Financial Transfers Using Automated Clearinghouse Networks
EXAMINER: Unknown
GROUP ART UNIT: 2768
ATTY. DKT. NO.: 3878

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service pursuant to 37 CFR 1.10, using Express Mail Mailing Number EL550795262US in an envelope addressed to: Assistant Commissioner For Patents, Box Missing Parts, Washington, D.C. 20231, on the date shown below:

Dated: 4/27/00

By: Robert R. Sachs
Robert R. Sachs, Reg. No.: 42,120

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ASSISTANT COMMISSIONER FOR PATENTS
WASHINGTON, D.C. 20231

RESPONSE TO NOTICE TO FILE MISSING
PARTS OF APPLICATION

SIR:

Responsive to Form PTO-1533 dated February 28, 2000 received in the above-identified patent application, enclosed are:

- ☒ a copy of the Notice to File Missing Parts;
- ☒ an original, signed Declaration;
- ☐ a signed Verified Statement

- ☐ Applicant respectfully submits that since this application was entitled to Small Entity Status when filed, as established with the enclosed

original, signed, Verified Statement, the fee for filing as a large entity as indicated in the Notice to File Missing Parts is inappropriate and that the filing fee submitted with this application as originally filed is sufficient to cover the filing fees for this application;

- ☒ Assignment and PTO-1619A;
- ☒ Other: Check in the amount of \$3,332, to cover the application filing costs, missing parts surcharge and the assignment recordation fee.

Respectfully submitted,
SCOTT D. COOK
RENE A. LACERTE

Dated: 4/27/00

By: 

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16319/03878/SF/5022724.1

FORMALITIES LETTER

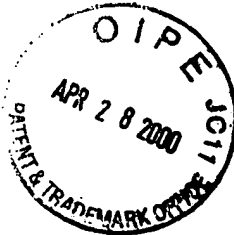


OC00000004976271

UNITED STATES DEPARTMENT OF COMMERCE
Patent and Trademark OfficeAddress: COMMISSIONER OF PATENT AND TRADEMARKS
Washington, D.C. 20231

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/487,233	01/19/2000	Scott D. Cook	3878

Robert R. Sachs, Esq.
Fenwick & West LLP
Two Palo Alto Square
Palo Alto, CA 94306



101-81
203
102-13
105-130
Date Mailed: 02/28/2000

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.
Applicant must submit \$ 690 to complete the basic filing fee and/or file a small entity statement claiming such status (37 CFR 1.27).
- Total additional claim fee(s) for this application is \$2472.
 - \$1458 for 81 total claims over 20.
 - \$1014 for 13 independent claims over 3.
- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 3292.

A copy of this notice MUST be returned with the reply.


Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

05/03/2000 BHABTEM 00000003 09487233
01 FC:101 690.00 OP
02 FC:102 1014.00 OP
03 FC:103 1458.00 OP
04 FC:105 130.00 OP